



Order Filed on June 26, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

798919

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Attorneys for STRUCTURED ASSET MORTGAGE  
INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES BANK NATIONAL  
ASSOCIATION, AS TRUSTEE, BY PHH MORTGAGE  
CORPORATION AS SERVICER WITH DELEGATE  
AUTHORITY UNDER THE TRANSACTION DOCUMENTS

In Re:

AUDREY NORMAN, Individually and as Executrix of the Estate  
of MARVIN E. NORMAN, Deceased

Case No: 17-28144 - ABA

Hearing Date: June 19, 2018

Judge: Andrew B. Altenburg, Jr

Recommended Local Form:

Followed

Modified

**ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) and three (3) is hereby **ORDERED**.

**DATED: June 26, 2018**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES BANK NATIONAL ASSOCIATION, AS TRUSTEE, BY PHH MORTGAGE CORPORATION AS SERVICER WITH DELEGATE AUTHORITY UNDER THE TRANSACTION DOCUMENTS

Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC

Debtor's Counsel: GEORGETTE MILLER, Esquire

Property Involved ("Collateral"): 207 ELM AVENUE, WOODLYNNE, NJ 08107-2115

Relief sought:

- Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 4 months, from 2/01/2018 to 05/01/2018.
- The Debtor is overdue for 4 payments at \$1,111.60 per month.
- The Debtor is assessed for \_\_\_\_\_ late charges at \$\_\_\_\_\_ per month.
- Applicant acknowledges suspense funds in the amount of \$885.05.

Total Arrearages Due \$3,561.35.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$\_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.
- Beginning on 06/01/2018, regular monthly mortgage payments shall continue to be made.
- Beginning on 06/01/2018, additional monthly cure payments shall be made in the amount of \$593.56 for 5 months.
- On 11/01/2018, additional monthly cure payments shall be made in the amount of \$593.55.

The amount of \$\_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment:

Regular Monthly payment:

PHH Mortgage Corporation  
1 Mortgage Way  
MAIL STOP SBRP  
Mt.Laurel, NJ 08054

Monthly cure payment:

PHH Mortgage Corporation  
1 Mortgage Way  
MAIL STOP SBRP  
Mt.Laurel, NJ 08054

4. In the event of Default:

Should the Debtors fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorneys' Fees:

The Applicant is awarded attorneys fees of \$\_\_\_\_\_, and costs of \$\_\_\_\_\_.

The fees and costs are payable:

Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

to the Secured Creditor within \_\_\_\_ days.

Attorneys' fees are not awarded.

6. This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy.